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Though Mr. Ivory considers that from various sources not calculated on in the original scheme the 4 per cent. assumed rate of interest will probably be realized, yet even on the calculations made at $3\frac{1}{2}$ per cent. interest, a considerable surplus will remain, as appears by the following statement:—

<i>Assets.</i>		£	s.	d.
1. Capital as before		42,597	18	2
2. Value of future contributions		18,704	7	1
Amount		61,302	5	3
<i>Obligations.</i>		£	s.	d.
1. Value of annuities to <i>existing</i> Widows...	15,583	14	4	
2. Value of annuities to <i>expected</i> Widows..	36,950	3	2	
	52,533	17	6	
3. Entry money as before	800	0	0	
4. Allowance for charges, &c.	3,246	11	11	
	56,580	9	5	
Leaving a surplus of	£4,721	15	10	

With regard to the application of this surplus, Mr. Ivory considered it would be more advisable to allow it to accumulate till the next investigation in 1856, when no doubt a considerable addition may be made to the annuities of widows.

INSTITUTE OF ACTUARIES.

*“ Nous avons vu depuis longtemps, avec des regrets stériles, s'amoin-
drir de jour en jour la réputation de notre profession: en cela nous
subissons le sort inévitable de toutes les professions que le premier venu
peut prendre et exercer sans aucune espèce de contrôle.”*

*“ Un remède à un état de choses si déplorable avait toujours paru im-
possible, aussi le mal grandissait-il sans cesse.”*

*“ Heureusement quelques uns de nous ont pu comprendre que s'ils ne
venaient se ranger sous l'égide d'un lien commun toute solution heureuse
serait impossible, et ils ont pensé, avec raison, trouver ce lien dans la for-
mation d'un cercle où tous qui veulent faire la profession honorable et
distinguée viendraient apporter le tribut de leurs lumières et de leurs
efforts.”*

WE extract the above paragraphs, with some slight alteration, from Monsieur Dubroca's 'Revue des Assurances.' They are not applied, in that gentleman's able periodical, to the actuarial profession; but they express so happily the condition of that body, and record so appropriately the steps recently taken to remedy that condition, that we have thought we could not do better than preface them as a sort of text to our own observations.

It is now nearly a century and a half since that peculiar science which it appertains to the actuary to cultivate has been called into exercise in this country. The science itself has been well described as

having its origin in the application of the doctrine of probabilities to the affairs of life, and as embracing all monetary questions involving a consideration of the separate or combined effects of interest and probability. Whilst, on the one hand, the growth of institutions which derive their principles of operation from this science has been without parallel both in its extent and rapidity, there has been no want, on the other, of well-skilled professors of it, who have been always at hand to meet the ever-increasing demands of more complicated social relations, and to give the required impulse or check to the vast and multiform institutions arising out of them. What the acquirements are which were thus called into play it would not be easy, in a short notice, to give an idea of; they will be best understood by reference to the writings of such men, amongst many others, as the two Bernouillis, Deparcieux, Duvillard, Kerseboom, Lacroix and Laplace on the continent; Francis Baily, Griffith Davies, De Moivre, De Morgan, Gompertz, Dr. Halley, Jones, Lubbock, Milne, Price and Simpson in this country. These are the productions of philosophers, mathematicians and men of letters. We may be permitted to express a doubt whether they come wholly within the grasp of ordinary professional minds; nevertheless the actuary of the present day must be more or less thoroughly conversant with them, at least with so much of them as relates to his peculiar pursuits; and when this is done, he has mastered merely the principles or theory of his profession. The application of the knowledge thus acquired to the results constantly being gleaned from the wide and inexhaustible fields of statistical inquiry is alone the employment of a life-time; and scarcely will the experience of a life-time perfect the judgement which is to be exercised in the selection of data adapted to one purpose, and the detection of causes which render them unsuited for another. But whilst immersed in these considerations, it is the more immediate business of the actuary's life to carry his applied principles into operation; to construct, in the first instance, the complicated machinery by means of which the various processes with which he has to do are to be regulated; and to keep a watchful eye upon its daily action, that the errors of construction or of operation, if there be such, may be detected and expunged. At this stage he enters upon the duties of something like ordinary commercial life. He must be perfectly master of systems of account far exceeding in intricacy its usual requirements. He should be familiar with the routine at least of banking operations, if not with the doctrines of currency and finance in their more comprehensive character. He will be impeded at every step without a very considerable acquaintance with the principles of common law and the practice of the courts; nor can he be wholly ignorant even of the science of medicine, so far at least as regards the nature of the diseases to which the human frame is liable, and the extent to which they affect its duration. Lastly, it behoves him to possess a clear and sound judgement, with an intellect sufficiently penetrating to detect the numerous fallacies which continually present themselves in this peculiar pursuit, and which all writers on the subject have agreed, occasionally assume a degree of subtlety rarely to be met with in any other branch of philosophical inquiry.

Such are the ordinary and necessary qualifications of a profession, the value and importance of which are to a certain extent indicated by the emoluments it is in general enabled to command, but which notwithstanding is without any recognised position in the social or political circle; and the members of which owe whatever station they may occupy in them rather to ignorance that they are in any way connected with the body, than to the knowledge that they are members of it.

What the causes are of this anomalous state of things we hope on a future occasion to show; and we shall then also endeavour to trace the evils resulting from it, and to point out what we conceive to be their proper remedy.

Progress of the Bill for regulating the Profession of Actuaries in Great Britain and Ireland.

We regret that we cannot report any material advance made towards the accomplishment of the objects contemplated by this Bill.

Eminent parliamentary agents have been consulted upon it, and they have given it as their opinion—

1. That the Bill must be introduced as a public one.
2. That no previous gazette or newspaper notice will be requisite.
3. That it must originate in the House of Commons.

Accordingly application has been made to an influential member of that House, and he, after communication with other members, has expressed an opinion that such a measure must, to have any chance of success, either originate with the government, or at least have their concurrence, obtained through the medium of the Board of Trade or other customary channel.

Thus it appears that nothing short of great unanimity, energy and perseverance on the part of the whole profession, is likely to achieve the accomplishment of this most desirable end. Nevertheless there is no reason to doubt, spite of the difficulties which present themselves, but that a few years of well-directed efforts would obtain for the profession all the advantages which such a measure is calculated to secure, and to which it is unquestionably so justly entitled.

Proceedings of the Institute of Actuaries of Great Britain and Ireland.

Peter Hardy, Esq., V.P., in the Chair.

Second Sessional Meeting, 1850–51. Monday, 30th December, 1850.

The Minutes of the last Sessional Meeting having been read and confirmed, the Vice-President announced the following presentations to the Library:—

Presented by

A Paper on the Comparison of Various Tables of Annuities. By Sir J. W. Lubbock, Bart. Published in the Cambridge Philosophical Transactions in 1829 . . .		The Author.
British Almanac and Companion, 1847		Mr. Lewis.
Hayes on Annuities, 2nd edition, 1747		Mr. Noble.
Dryden's Juvenal and Persius		Mr. Porter.
Les Aventures de Télémaque, by Fénelon		do.
Library of Entertaining Knowledge, 23 vols.		do.
Paley's Natural Theology		do.

	Presented by
Pope's Homer's Iliad	Mr. Porter.
Works of Montaigne, by Hazlitt, 3 parts	do.
The Edifices of Palladio	do.
Miscellaneous Works and Pamphlets (14)	do.
Dealtry's Fluxions, 2nd edition, 1816	Mr. Sharpe.
Barlow's Tables, 1840	Mr. Hodge.
Investigation of Mortality in the Indian Army. By W.	
S. B. Woolhouse, F.R.A.S.	The Author.

The following Candidates, duly proposed at the last Sessional Meeting, were elected, viz.

Charles Douglas Singer, as an Official Associate.	
Henry Appleby,	} as Associates.
William Beverley,	
Christian Child,	
George Doncaster,	
Henry Thomson, jun.,	
Francis Henry Unwin,	
Algernon Pelham Smith Valentine,	

Mr. Peter Gray, F.R.A.S., then read a paper "On the True Measure of the Probability of Survivorship between Two Lives."

Third Sessional Meeting, 1850-51. Monday, 25th November, 1850.

Peter Hardy, Esq., V.P., in the Chair.

The Minutes of the last Sessional Meeting having been read and confirmed, the Vice-President announced the following contributions to the Library, viz.—

	Presented by
Report on the Fund for a Provision for the Widows and Children of the Ministers of the Church in Scotland. By W. T. Thomson, F.R.S.E.	The Author.
Gale (S.) on Contingent and Eventual Losses, and on Insurance	Mr. Reddish.
Pratt's Mechanical Philosophy, 1836	Mr. Bunyon.
Banking in Scotland, History thereof. By W. J. Lawson	Mr. Jenkin Jones.
Bonnycastle's Mensuration and Practical Geometry, 1787	do.
Canada. By a Barrister	do.
Companion to the Almanac for the Years 1830, 1834, 1835, 1839	do.
Dublin Review, August 1841	do.
Eclipses. By W. S. B. Woolhouse	do.
Edinburgh Review, April 1838	do.
Education—Minutes of Committee of Council, 1844	do.
Education—Recent Measures for the Promotion thereof, 1839 (3 copies)	do.
Education—First Report of the Statistical Society thereon	do.
Education—Speeches thereon by Lord Brougham and others, 1837	do.
Factory Question and Ten Hours' Bill considered, 1837	do.

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	Presented by
Fever—Observations on the Generation thereof. By Dr. W. P. Alison (2 copies)	Mr. Jenkin Jones.
Halley's Comet. By Lieut. W. S. Stratford, R.N. . .	do.
Health of Towns' Association—Report on Lord Lincoln's Bill	do.
Insurance—An Essay thereon, 1828 (3 copies) . .	do.
Islington Literary and Scientific Society—Ninth Annual Report	do.
Juvenile Delinquency in Manchester. By W. B. Neale, 1840	do.
Law Magazine, November 1837	do.
— — —, May 1840	do.
Law Reform—The Principles thereof, 1835 . . .	do.
Leicester—A Plan for the Improvement thereof . .	do.
London Welsh Provident Society—Rules thereof, 1838	do.
North British Review, November 1849	do.
Police (General), Letter thereon. By W. A. Miles, 1836	do.
Prisons—Third Report of the Inspectors, 1838 . .	do.
Railways—Demoralization and Injuries resulting therefrom	do.
Railways—Reports of the Commissioners thereof, 1848	do.
Sanitary Progress—Fifth Report of the National Philanthropic Association	do.
Sanitary Condition of the Labouring Classes, Reports thereon, 29 in number	do.
Scottish Population—Statistical Report, 1837 . . .	do.
Simpson's Algebra, 4th edition, 1775	do.
Teeth—A Test of Age. By E. Saunders	do.
Tides—An Elementary Treatise thereon. By J. W. Lubbock, F.R.S. (3 copies), 1839	do.
Tides—Observations thereon. By J. W. Lubbock, F.R.S., 1838	do.
Statistical Society—Journals thereof, 16 numbers .	do.

The following Candidates, duly proposed at the last Sessional Meeting, were elected Associates, viz.

Frank L. H. Collins.	James Meikle.
Frederick William Driver.	Henry Offord.
John Caulfield Hannington, Capt. 24th Regt. B.N.I., Deputy Commissioner of the Province of Chowtanagpore in the Bengal Presidency.	James Peyton.
	Frederick William Rowlatt.

A paper, by Mr. Spens, was then read, entitled "Is there a Materially greater Risk in the Assurance of a Select Life of from 40 to 45 than of a Select Life of from 20 to 25 for one year?"

Fourth Sessional Meeting, 1850–51. Monday, 24th February, 1851.

Peter Hardy, Esq., V.P., in the Chair.

The Minutes of the last Sessional Meeting having been read and confirmed, the Vice-President announced the following contributions to the Library:—

Presented by

Leslie's Elements of Geometry, 2nd edition . . . Mr. David Jones.
 Tables of Mortality, deduced from the Experience of
 the Amicable Society. By Thomas Galloway,
 M.A., F.R.S., F.R.A.S. . . . do.
 British Almanac and Companion for 1849 . . . Mr. Knowles.
 British Almanac and Companion for 1846 . . . Mr. W. Lewis.

Mr. John Coles, duly proposed at the last Sessional Meeting, was elected
 an Associate.

Mr. Jellicoe then read a paper "On the Rates of Premium to be charged
 for Assurances on the Lives of Military Officers Serving in Bengal."

Fifth Sessional Meeting, 1850-51. Monday, 31st March, 1851.

Charles Jellicoe, Esq., V.P., in the Chair.

The Minutes of the last Meeting having been read and confirmed, the Vice-
 President announced that the following contributions had been made to the
 Library, viz.—

British Almanac and Companion for 1848 . . .	Presented by
General Board of Health, Report thereof . . .	Mr. Laurence.
— — —, Appendix A.	Mr. Colvin.
— — —, Appendix B.	do.
British Almanac and Companion for 1848 . . .	do.
A Property and Income Tax—the Best Tax for the Community. By E. Erskine Scott, F.S.A., and Manager and Actuary to the East of Scotland Assurance Company	Mr. Pinckard.
Assurance and Annuity Tables. By Peter Gray, F.R.A.S., A.I.A., Henry Ambrose Smith, F.I.A., and William Orchard, F.I.A.	The Author.
Bridge (Rev. B.), Elements of Algebra, 1st edition, 1811	The Authors.
Colson (N.), The Mariner's New Kalendar, 1706 . . .	Mr. Pateman.
Garnier (I. G.), Éléments d'Algèbre, 1811 . . .	do.
Reynard (F.), an Elementary System of Theoretical Geometry, 1813	do.
Stevenson (R.), A Treatise on the Theory of Equa- tions, 2nd edition, 1835	do.
Taylor's (C.) Elements of Algebra; compiled from Garnier's translation of Euler, 1824	do.
Vince (Rev. S.), A Treatise on Fluxions, 5th edi- tion, 1818	do.
— — —, The Principles of Hydrostatics, 4th edition, 1812	do.
— — —, Treatise on Plane and Spherical Trigo- nometry, 3rd edition, 1810	do.
Wood (I.), Elements of Algebra, 3rd edition, 1801 . . .	do.
Woodhouse (R.), A Treatise on Plane and Spheri- cal Trigonometry, 3rd edition, 1819	do.

The following Candidates, duly proposed at the last Sessional Meeting,
 were elected, viz.

George Stewart, as an Official Associate.
 Elwin Henry Owen, as an Associate.

Mr. Higham read a paper "On the Value of Selection as Exercised by the

Policy-Holder against the Company in discontinuing Policies on Healthy Lives, and maintaining in force those on Bad or Doubtful Lives."

The Vice-President announced that the Council had passed the following Resolution, which it was intended should form one of the Bye-Laws of the Institute, viz.

"That persons who shall not have been officially connected with an Assurance Society for a period of five years or upwards shall be inadmissible as Members of the Institute unless they be approved by two-thirds of the Members of the Council assembled at any Ordinary Meeting."

We have received from Mr. Porter, of the Alliance Assurance Company, "Solutions of the Questions proposed to Candidates for the 'Certificate of Competency' at the second day's examination in June last." We regret that it has been found impossible to make room for them. They shall appear in our next Number if practicable.

List of the Members of the Institute of Actuaries of Great Britain and Ireland, 30th April 1851.

FELLOWS AND OFFICIAL ASSOCIATES.

*Those marked thus * are Fellows.*

<i>Name of Member.</i>	<i>Name of Assurance Company.</i>
Auld, John Gunn	Colonial.
*Bailey, Arthur Hutcheson.	
*Balfour, Robert	City of Glasgow, Edinburgh.
*Baylis, Edward	Professional.
*Bell, Thomas	Anchor.
*Berridge, Joseph.	
*Borthwick, Archibald.....	City of Glasgow, Glasgow.
*Borthwick, James	North British, Edinburgh.
*Boult, Swinton	Liverpool and London, Liverpool.
Brettell, Joseph Cartwright	Royal Naval, Military, and East India.
*Brown, Samuel	Mutual.
*Brown, James.	
*Browne, William Meredith.....	Westminster and General.
*Bunyon, Charles John, M.A.	Norwich Union.
Burr, Thomas Alfred	Kent Mutual.
*Callender, Henry.	
Camroux, Ferdinand F.	Metropolitan Counties and General.
Chalmers, William.	
*Christie, Robert	Scottish Equitable, Edinburgh.
*Clark, George	Argus.
*Cleghorn, Joseph John.	
*Compton, Theodore	U.K. Temperance and General Provident.
Cook, William	Scottish Equitable.
Cope, Charles James.	
*Crocker, James Sydney	New Equitable.
*Cunningham, William.....	Scottish Union, Edinburgh,
*Daniell, James	Commercial and General.

<i>Name of Member.</i>	<i>Name of Assurance Company.</i>
Davenport, Henry Devereux	Sovereign.
*Davies, Griffith, F.R.S.	Guardian.
Dickson, William.	
*Dickie, Henry David	Caledonian, Edinburgh.
*Dickson, Thomas Goldie.	
*Dove, Percy Matthew.....	Royal.
Emmens, William	Church of England.
*Esson, George Auldjo.....	National of Scotland, Edinburgh.
*Ewart, Peter	Standard.
*Farnell, Thomas Willows	Legal and Commercial.
*Farrance, George John	City of London.
*Farren, Edwin James	Asylum Domestic and Foreign.
*Finlaison, John, PRESIDENT	National Debt Office.
*Finlaison, Alexander Glen	National Debt Office.
*Finlay, Gilbert Laurie.....	Edinburgh.
Finlay, William	Northern, Edinburgh.
*Fletcher, Alexander Pearson	Northern.
*Foley, Thaddeus, F.R.A.S.	
*Fraser, John.....	Life Association of Scotland, Edinburgh.
Fraser, Thomas	Life Association of Scotland.
*Gibson, Edward.	
*Goodchap, William.	
*Gover, William Sutton	British Empire Mutual.
Grant, George.....	Scottish Provident.
Griffith, Charles Fox.	
*Hampton, John William	Alfred.
*Handcock, Robert	Leeds and Yorkshire.
*Hardy, Peter, F.R.S.	London Assurance Corporation.
*Hardy, James Charles.....	National Guardian.
*Hearn, George W.	
Henderson, Benjamin.....	Liverpool and London.
*Higham, John Adams.....	Royal Exchange.
*Hillman, William Edward	Star.
*Hodge, William Barwick	General Reversionary and Investment.
*Howard, George	Defender.
*Hughes, Edward.....	United Kent.
*Ivory, Holmes.....	National of Scotland, Edinburgh.
Jago, Geo. W. S.	
*Jellicoe, Charles	Eagle.
*Jones, David	Universal.
*Jones, Jenkin	National Mercantile.
Kelday, John.	
*King, John	North British.
*Knowles, John.....	London and Provincial Law.
*Laurence, John	London Assurance Corporation.
*Lawson, Charles Lucius.....	Great Britain Mutual.
Leeks, Edward Frederick.	
London, Edwin	Kent Fire Office, Maidstone.
*Lewis, Charles Terrell.....	West of England, Exeter.
*Lewis, William	Family Endowment.
Lewis, Charles.	
*Lindsay, Donald	Scottish Widows'.
Liveing, Charles.	
*Lodge, Jeremiah, B.A.	Palladium.
Lodge, Robert John	Marine.
Macintyre, Patrick	United Kingdom.
*McCandlish, J. Macgregor	National, Edinburgh.
*Moinet, John	Caledonian, Edinburgh.
More, Louis.....	Mentor.
*Mullinder, Thomas, LL.D.....	United Guarantee.
Musgrave, Thomas.	

<i>Name of Member.</i>	<i>Name of Assurance Company.</i>
*Neison, Francis G. P.	Medical, Invalid and General.
*Neison, William	Medical, Invalid and General.
*Newman, William Lewin	Yorkshire.
*Newman, William Lewin, Jun.	Yorkshire.
*Orchard, William.	
*Oughton, David	General.
*Pearson, Charles.	
*Peck, Anthony, B.A.	Engineers', Masonic, and Universal Mutual.
*Pinckard, George Henry.....	Clerical, Medical, and General.
*Porter, Henry William.	
Pott, Thomas Alfred	Gresham.
*Rainie, Robert.....	Life Association of Scotland, Edinburgh.
*Raleigh, Samuel.	
*Ramsay, George	Scottish Union, Edinburgh.
*Ratray, William	Victoria.
*Reddish, John.....	British.
*Robertson, Alex. Wier.	
Robertson, Alexander.....	London Indisputable.
*Robinson, Wm. Thomas	Minerva.
Robinson, Thomas.	
Rowell, Charles John.	
Scott, William.....	Ægis.
*Scott, Ebenezer Erskine.....	East of Scotland, Dundee.
*Scratchley, Arthur, M.A., F.R.A.S.	Western.
Shaw, William	Royal Farmers' and General.
Singer, Charles Douglas.	
*Smith, Edward Osborne.....	Reliance Mutual.
*Smith, James	Northern, Glasgow.
*Smith, Henry William	Albert.
Smith, Frederick Garle	Scottish Union.
*Smith, William	English and Scottish Law Life, Edinburgh.
*Smith, Henry Ambrose	Northern, Aberdeen.
Smylie, Samuel	Standard, Dublin.
*Spens, William	Scottish Amicable, Glasgow.
Spenser, Frederick Charles	Halifax, Bradford, and Keighley.
Stevens, James.	
Stewart, George	North of England, Sheffield.
*Sylvester, James Joseph, M.A., F.R.S. ...	Equity and Law.
Tait, Patrick Macnaughten.	
*Terry, James Michael.....	Hand-in-hand.
Thicke, Charles James	British Mutual.
*Thompson, Edward.	
*Thomson, William Thomas, F.R.S.E.....	Standard, Edinburgh.
*Thomson, Henry Thomas	North British.
*Thomson, George	Merchants' and Tradesmen's.
*Thomson, George Augustus.	
*Todd, Benjamin Hall	Standard, Edinburgh.
*Todhunter, Joseph	National of Ireland, Dublin.
*Tucker, Robert	Pelican.
*Walker, Thomas, B.A.	English Widows' Fund and General.
*Watson, James	Scottish Provident, Edinburgh.
*Watson, John	Aberdeen.
Watson, John.	
*Welton, Nicholas.	
*Williams, John Hill	English and Scottish Law Life.
*Williams, Henry Jones	Colonial, Edinburgh.
*Willich, Charles M.	University.
Wilkie, James	East of Scotland Life, Edinburgh.
*Wood, William	Scottish Amicable, Glasgow.
*Wood, William	Northern Reversion.
*Yeats, Alexander.....	Aberdeen Mutual Friendly Society.

ASSOCIATES.

*Those marked thus * have passed their Examination.*

<i>Name of Member.</i>	<i>Name of Member.</i>
Appleby, Henry.	Laurence, John Philip.
Ashurst, William Henry.	Logan, Alexander McGregor.
Aston, Benjamin Richard.	Lovelock, Samuel.
Ball, Henry.	Macandrew, James McLean.
Bampton, James.	Mackenzie, Kenneth.
Beverley, William.	MacLagan, David.
Boyer, Henry.	Meikle, James.
Cheshire, Edward.	Moncrieff, John Scott.
Child, Christian.	Nicholson, Isaac.
Christie, Robert John Holder.	Noble, Henry.
Clarke, Joseph.	Norton, Fletcher Carioca.
Coles, John.	Offord, Henry.
Collins, Frank Laird Howard.	Oliver, John Lauer.
Colvin, Alexander.	Owen, Elwin Henry.
Cookson, Edward Bryan.	Pearson, Arthur.
Cuthbush, Edward.	Peyton, James.
Cutcliffe, George.	Preston, William Howell.
*Day, Archibald.	Rowlatt, Frederick William.
Doncaster, George.	*Scoones, Philip.
Driver, Frederick William.	Sharpe, Edgar.
Evans, John Llewellyn.	Smith, George Frank Stanton.
Fisher, Joseph.	Stephenson, Charles.
Flindt, Rupert.	Stubbs, Joseph Neatby.
Grant, George.	Swiney, William.
Gray, Peter, F.R.A.S.	Thomson, Henry, Jun.
Grey, William Henry.	Tresidder, John Edward.
Griffith, Thomas Henry.	Unwin, Francis Henry.
Guild, James Wyllie.	Valentine, Algernon Pelham Smith.
Hannington, John Caulfield, 24th Regt.	Watkins, Charles.
Hooper, John.	West, Frederick.
Hutton, T. R.	White, William.
Jones, Edward Turner.	Williams, Henry Oliver.
Keys, George Scott.	Winser, Thomas Boorman.
Koch, John Edward Campbell.	Winter, Robert, Jun.